

Benchmark Metrics 130

	Attributes <u>115</u>			Average Balance
	Enrollment by Web	Immediate Vesting	Average Balance	
Segment 1 - Non-Profit <u>140</u> { Sub Segment 1a - Education Sub Segment 1b - Healthcare	72%	25%	\$10,000	<u>145</u>
	65%	50%	\$12,500	
	Segment 2 - High Tech Sub Segment 1a - < 100 Employees Sub Segment 1b - > 100 Employees	82%	65%	\$15,000
77%		75%	\$35,000	
<u>150</u> Overall Average		75%	63%	\$17,000

FIG. 1

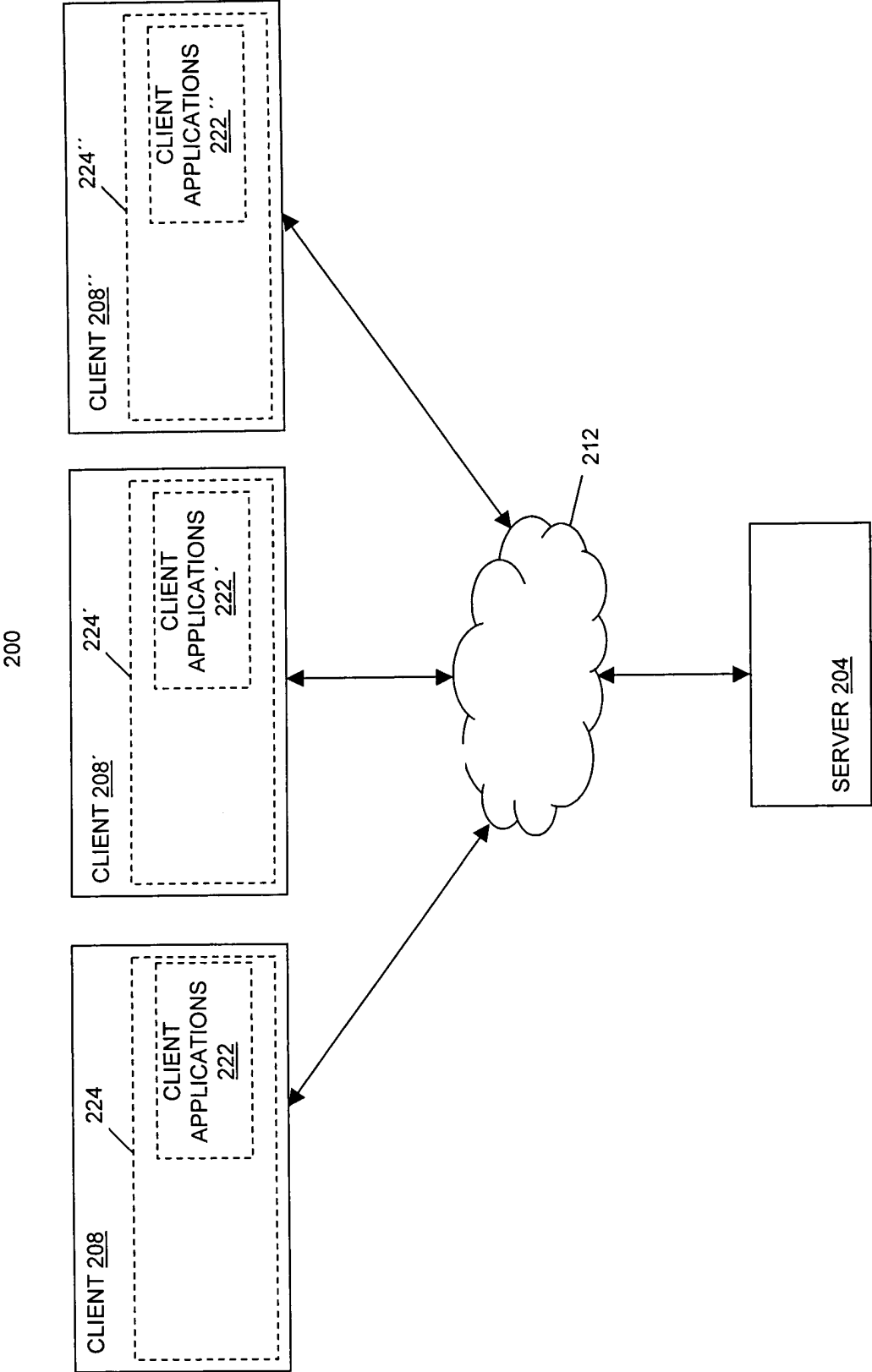


FIG. 2

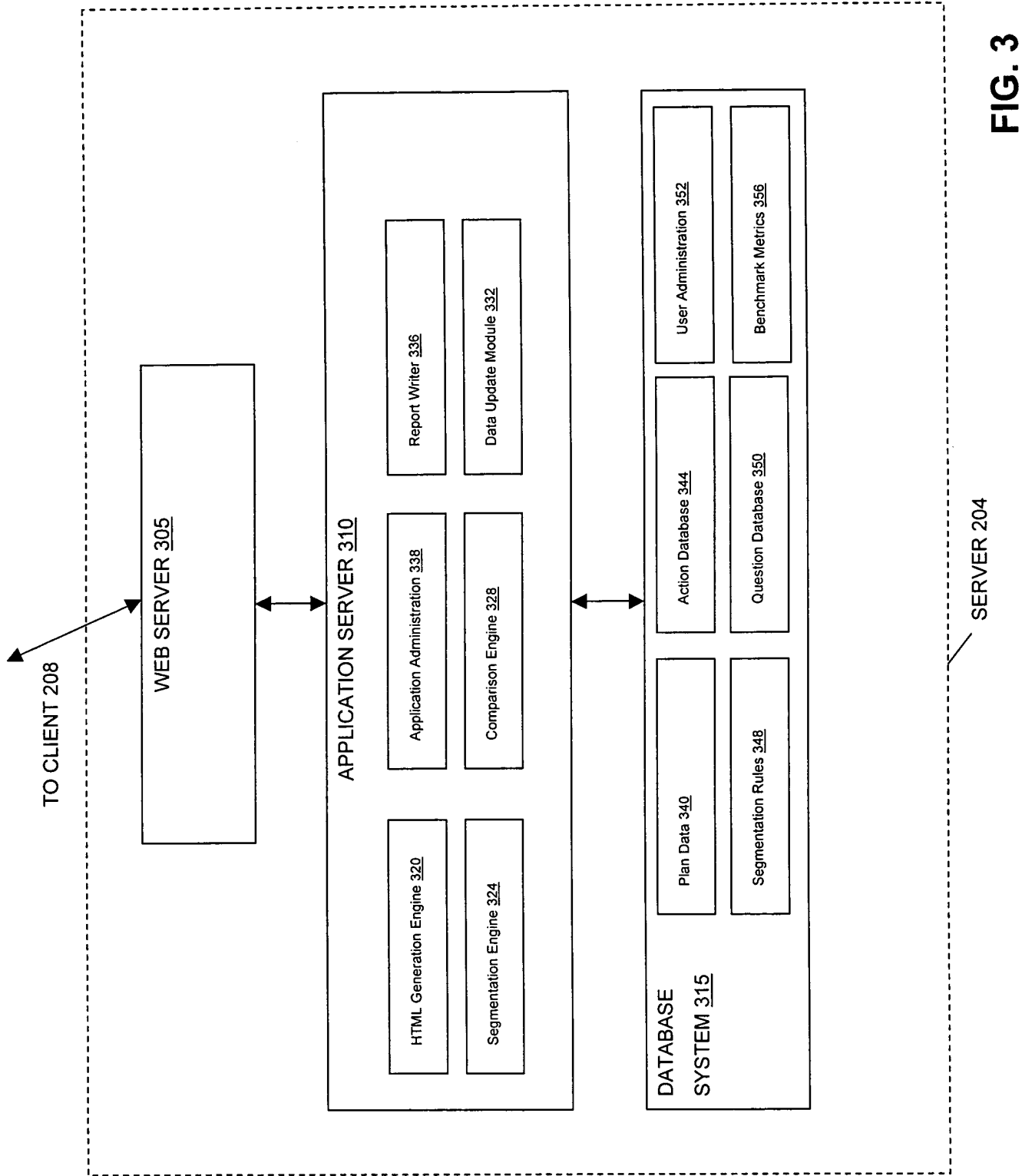


FIG. 3

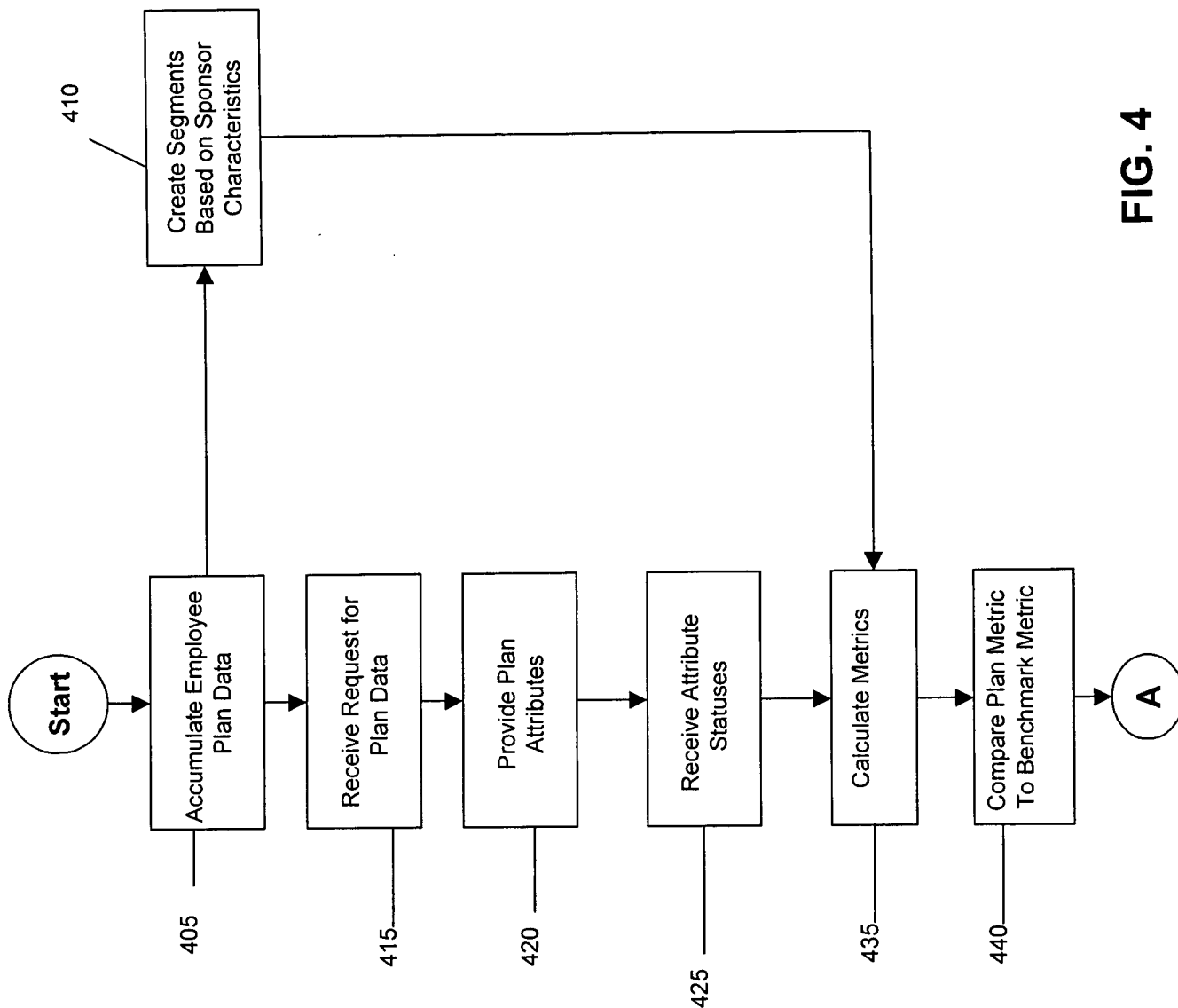


FIG. 4

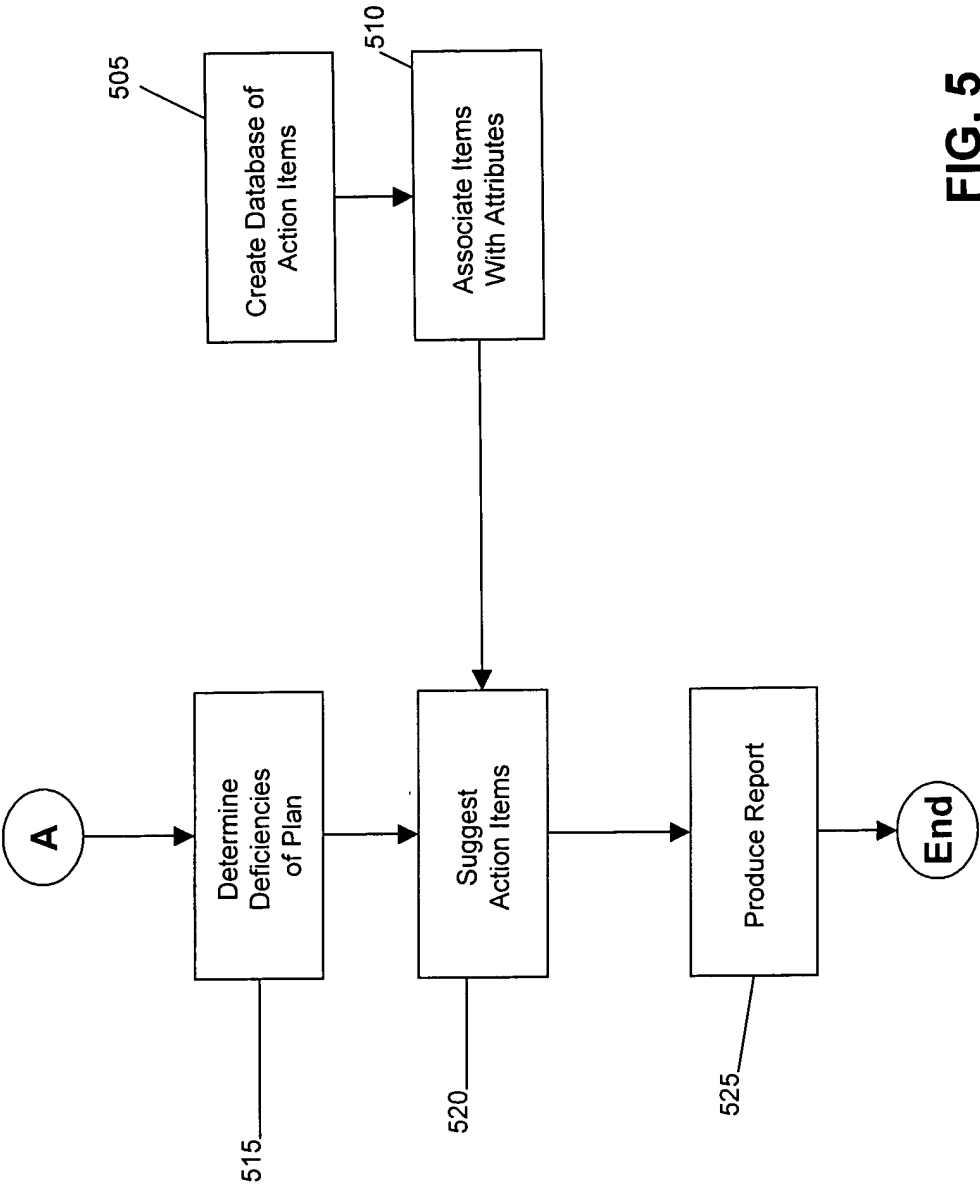


FIG. 5

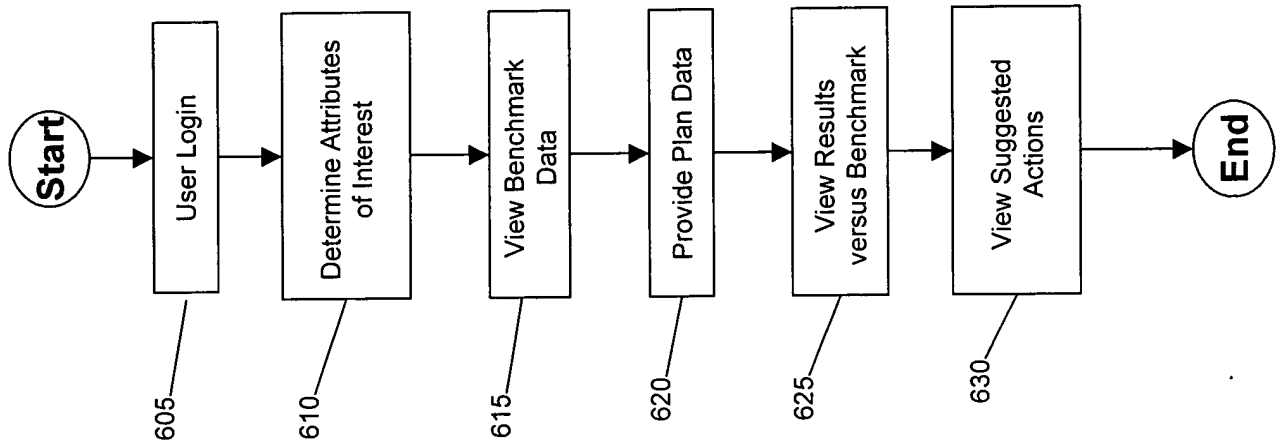


FIG. 6

700

Get Started.

Improve Plan Participation How many of your employees have enrolled in your plan? Successful plans start with a strong participant base. See the plan design features that may help boost participation rates.	Start Here go
Encourage Diversification Diversification and asset allocation are critical components of successful investment planning. How can you help ensure your participants are appropriately diversified?	Start Here go
Maximize Contributions Will your participants have saved enough? Review the data to compare plan progress with the benchmarks and look at the key plan features that can make an impact.	Start Here go
Create "Engaged" Employees When employees are actively engaged in planning their financial future, they use a variety of communication channels to access information and manage accounts. See if your plan is designed to take full advantage of programs that encourage engagement.	Start Here go
Increase Administrative Freedom Do you need to eliminate paperwork and streamline plan management tasks. Check out the operational features designed to help you achieve administrative freedom.	Start Here go
Summary Choose components from your benchmark comparison and ultimate plan design diagnostic and build a custom report.	Start Here go

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FIG. 7

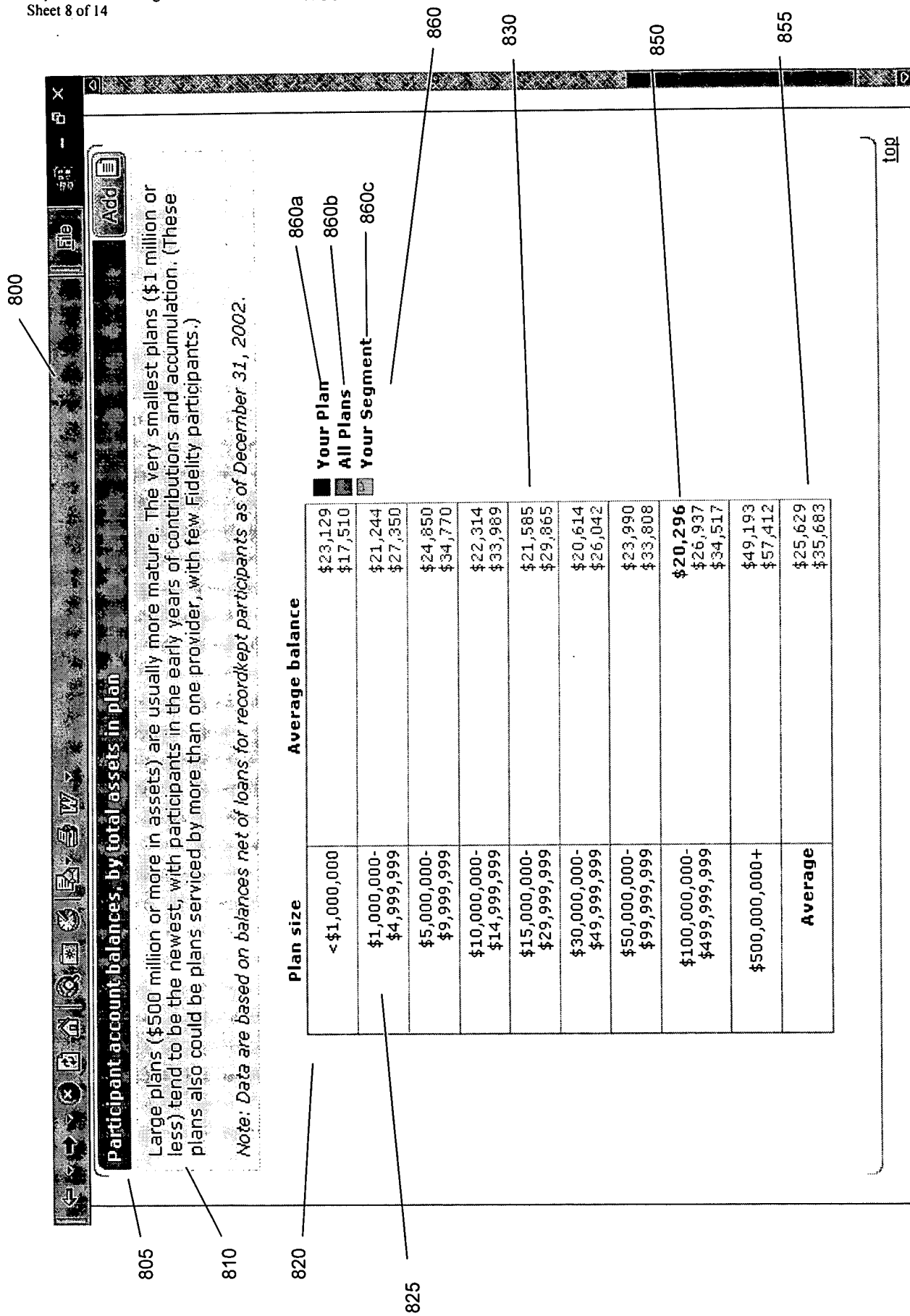


FIG. 8

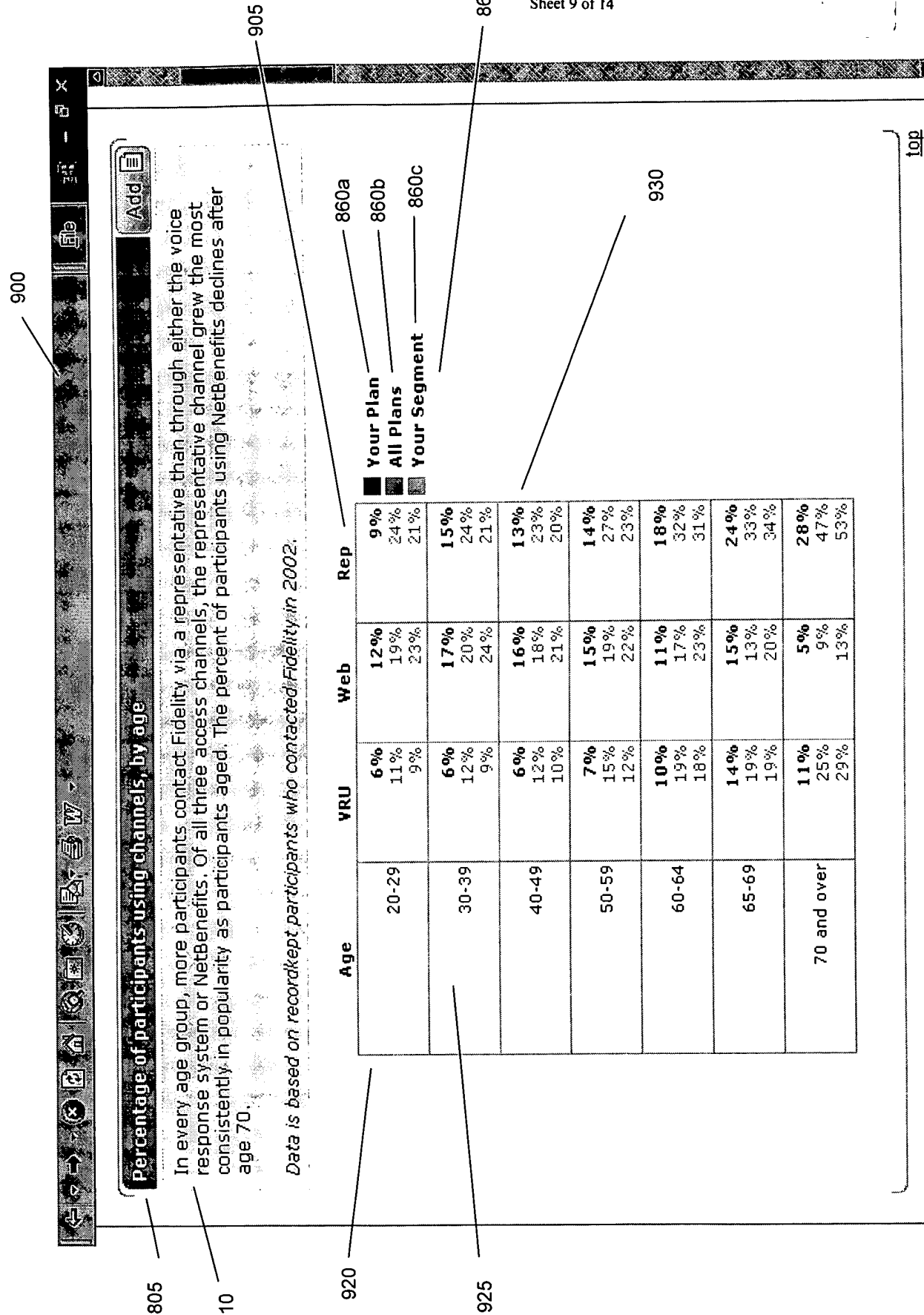


FIG. 9

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Improve Participation: Theta Plan » THETA PLAN C

To create your plan design scorecard, answer the questions below. Based on information our records show we have pre-filled certain data. You may change any of these answers to see how your overall score is affected. If the question does not apply to your type of plan, please check "no." Once you've completed Improve Participation you may move on to Encourage Diversification or submit to view your results.

Question	Yes	No	I Don't Know
Do your participants have the ability to enroll online?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Can your participants enroll by phone?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Are loans available within your Fidelity plan?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Does your plan offer immediate, full vesting?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Does your plan offer a match?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Does your plan offer hardship withdrawals and in-service withdrawals?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Do you notify eligible employees when it's time to enroll?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Are you communicating the benefits of special tax credits for low-income employees?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Do you communicate regularly with employees about the benefits of participating in your plan?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Get Your Score

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1015

FIG. 10

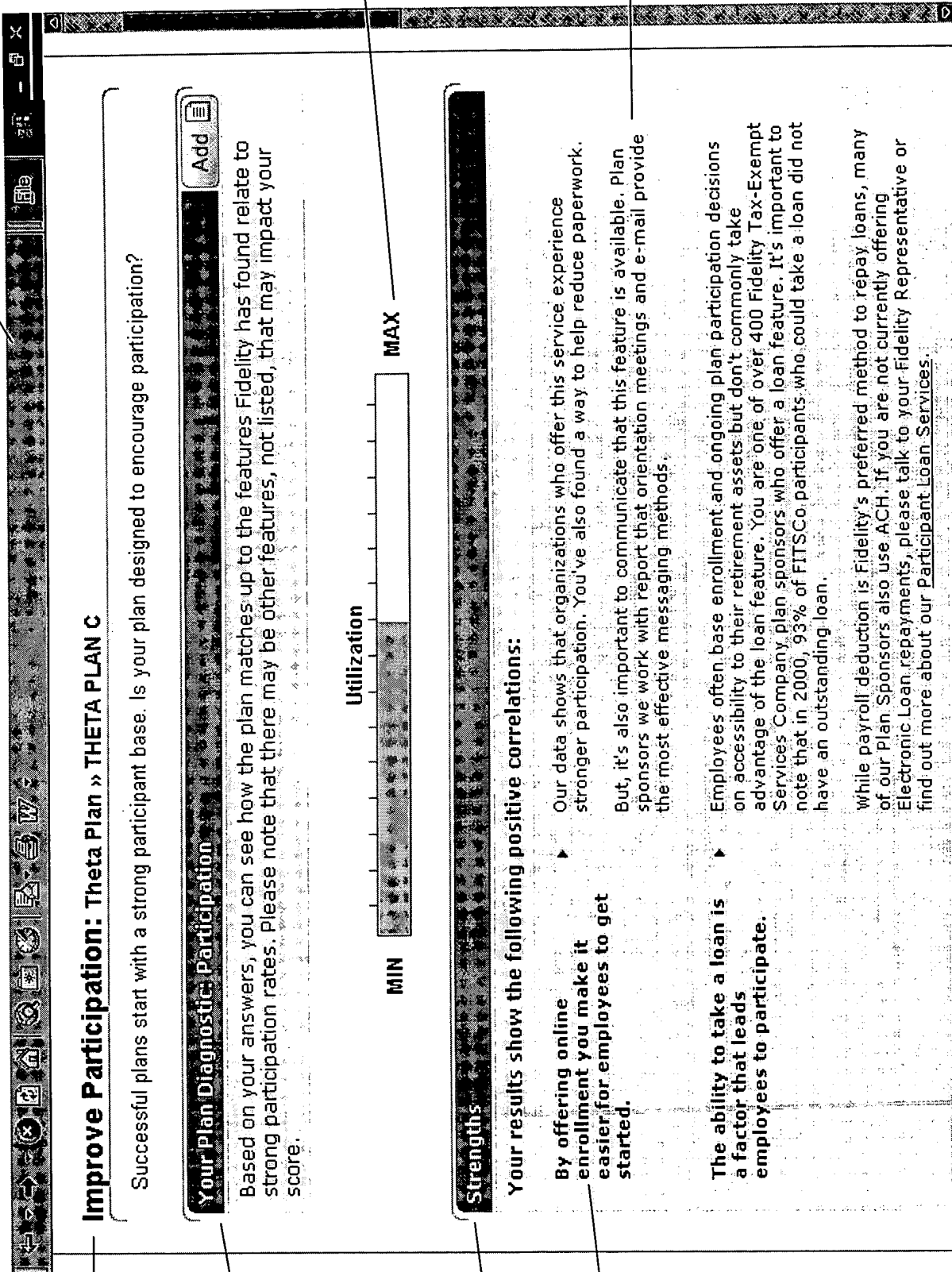


FIG. 11

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Opportunities

You might want to consider the following features when reviewing your plan design. Please note that not all suggestions may apply to your plan type. Please talk to your Fidelity representative for more information.

- Consider offering enrollment by phone.**

We have found that any way to help reduce paperwork works towards boosting participation rates. By providing Fidelity with indicative data, you will be able to take advantage of this feature. Employees call Fidelity and, either through the voice response system or with a Fidelity Retirement Service Specialist, follow a few steps to enroll.
- Consider offering immediate, full vesting.**

The ability to be fully vested in their employer contributions is an attractive feature for employees and can lead to stronger participation rates. Over 25% of the "Top 100 DC Plans" as ranked by *Plan Sponsor* magazine rated immediate vesting as one of the components that led to their success.

Other types of vesting schedules popular with our clients are immediate 3-year or graded 5-year for matching contributions and immediate 5-year and graded 7-year for other employer contributions.
- Consider adding a withdrawal feature to your plan.**

Fidelity has found that employees often base enrollment and ongoing plan participation on accessibility to their retirement assets. Knowledge that they will be able to withdraw funds in certain situations can help clinch the participation decision.
- Make sure you are letting your lower-income employees know about the special tax credit incentives that may be available to them.**

Beginning in 2002 and expiring after 2006, a tax credit is available to low-income individuals who make contributions to a workplace savings plan. Starting in 2002 and continuing until the end of 2006, eligible participants will receive a nonrefundable tax credit for a portion of their contributions to an employer-sponsored retirement plan. The maximum annual contribution eligible for the tax credit is \$2,000.

[Change Answers](#) [Add to Custom Report](#) [Next Selection »](#)

1215

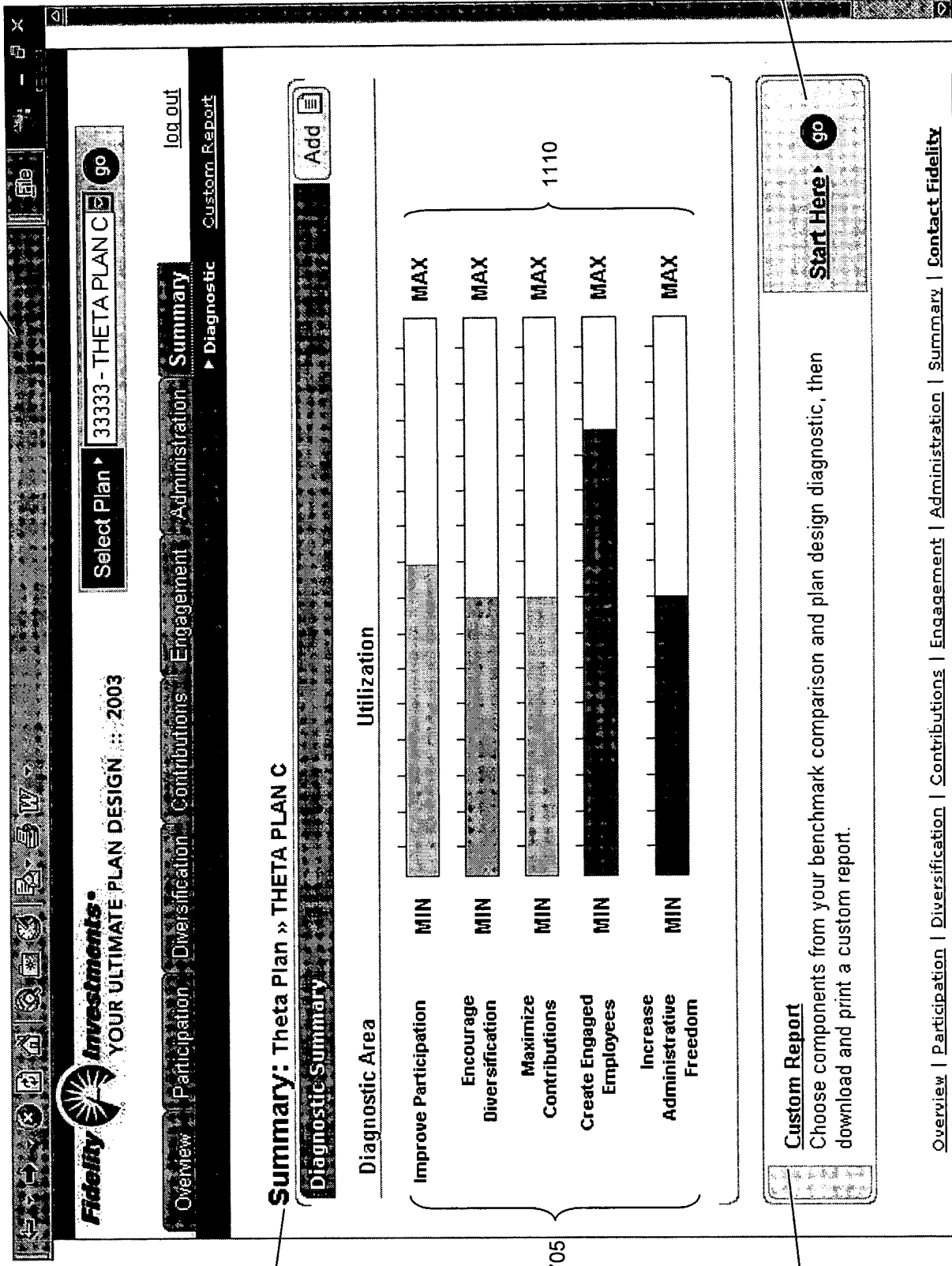
1225

[Overview](#) | [Participation](#) | [Diversification](#) | [Contributions](#) | [Engagement](#) | [Administration](#) | [Summary](#) | [Contact Fidelity](#)

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FIG. 12

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FIG. 13

FIG. 14